

Form csnodsc – ntecselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18–19065–ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Erin M. Coleman  
aka Erin M. Fuchs, aka Erin Coleman  
Fuchs, aka Erin Melissa Fuchs, aka Erin  
Melissa Coleman  
54 Burke Avenue  
Deptford, NJ 08096

Social Security No.:  
xxx–xx–0253

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the

Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 21, 2023

JAN:

Jeanne Naughton  
Clerk

In re:  
Erin M. Coleman  
Debtor

Case No. 18-19065-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Sep 21, 2023

Form ID: cscnodsc

Total Noticed: 20

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2023:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Erin M. Coleman, 54 Burke Avenue, Deptford, NJ 08096-1920   |
| 517499723 | + Eamonn O'Hagan, AUSA, U S Attorney's Office, District of New Jersey, 970 Broad Street, Newark, NJ 07102-2534        |
| 517499731 | NJ HMFA, Annt NJ Home Keeper Servicing, P. O. Box 18550, Trenton, NJ 08650-2085                                       |
| 517499732 | + Queens Park Oval Asset Holding Trust, Attn: KML Law Group PC, 216 Haddon Avenue, Suite 406, Westomon, NJ 08108-2812 |
| 517499734 | + Your Child's Very Own Dentist, 776 Grove Road, Thorofare, NJ 08086-2234   |

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Sep 21 2023 20:54:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Sep 21 2023 20:54:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235   |
| cr        | ^ MEBN                                     | Sep 21 2023 20:41:45 | SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631   |
| 518482046 | ^ MEBN                                     | Sep 21 2023 20:39:14 | Carisbrook Asset Holding Trust, c/o Roundpoint Mortgage Servicing Corp., PO Box 19409, Charlotte, NC 282199409, Carisbrook Asset Holding Trust, c/o Roundpoint Mortgage Servicing Corp. 28219-9409 |
| 518482045 | ^ MEBN                                     | Sep 21 2023 20:39:13 | Carisbrook Asset Holding Trust, c/o Roundpoint Mortgage Servicing Corp., PO Box 19409, Charlotte, NC 282199409   |
| 517499722 | Email/PDF: ais.chase.ebn@aisinfo.com       | Sep 21 2023 20:49:43 | Chase Mortgage, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203   |
| 518371038 | ^ MEBN                                     | Sep 21 2023 20:39:13 | Kingsmead Asset Holding Trust, c/o Roundpoint Mortgage Servicing Corp., PO Box 19409, Charlotte, NC 282199409, Kingsmead Asset Holding Trust, c/o Roundpoint Mortgage Servicing Corp. 28219-9409   |
| 518371037 | ^ MEBN                                     | Sep 21 2023 20:39:12 | Kingsmead Asset Holding Trust, c/o Roundpoint Mortgage Servicing Corp., PO Box 19409, Charlotte, NC 282199409  |
| 517499727 | Email/Text: electronicbkydocs@nelnet.net   | Sep 21 2023 20:54:00 | Nelnet, 3015 S Parker Road - Suite 400, Aurora, CO 80014-2904  |
| 517499733 | ^ MEBN                                     | Sep 21 2023 20:39:13 | RoundPoint Mortgage Servicing Corporation, P. O. Box 19409, Charlotte, NC 28219-9409   |
| 517631830 | ^ MEBN                                     | Sep 21 2023 20:39:58 | RoundPoint Mortgage Servicing Corporation,   |

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5016 Parkway Plaza Blvd, Buildings 6 & 8,  
Charlotte, NC 28217-1932

517512650 + Email/PDF: ais.sync.ebn@aisinfo.com

Sep 21 2023 21:02:59

Synchrony Bank, c/o of PRA Receivables  
Management, LLC, PO Box 41021, Norfolk, VA  
23541-1021

519232791 ^ MEBN

Sep 21 2023 20:39:23

U.S. Bank Trust National Association, as, Trustee  
of LB-Cabana Series IV Trust, c/o SN Servicing  
Corporation, 323 Fifth Street, Eureka, CA 95501,  
U.S. Bank Trust National Association, as  
95501-0305

519232790 ^ MEBN

Sep 21 2023 20:39:23

U.S. Bank Trust National Association, as, Trustee  
of LB-Cabana Series IV Trust, c/o SN Servicing  
Corporation, 323 Fifth Street, Eureka, CA  
95501-0305

517535412 + Email/Text: electronicbkydocs@nelnet.net

Sep 21 2023 20:54:00

US Department of Education c/o Nelnet, 121  
South 13th Street, Suite 201, Lincoln, NE  
68508-1911

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 517499725 | *+            | Eamonn O'Hagan, AUSA, U S Attorney's Office, District of New Jersey, 970 Broad Street, Newark, NJ 07102-2534 |
| 517499726 | *+            | Eamonn O'Hagan, AUSA, U S Attorney's Office, District of New Jersey, 970 Broad Street, Newark, NJ 07102-2534 |
| 517499724 | *+            | Eamonn O'Hagan, AUSA, U S Attorney's Office, District of New Jersey, 970 Broad Street, Newark, NJ 07102-2534 |
| 517499728 | *             | Nelnet, 3015 S Parker Road - Suite 400, Aurora, CO 80014-2904  |
| 517499729 | *             | Nelnet, 3015 S Parker Road - Suite 400, Aurora, CO 80014-2904  |
| 517499730 | *             | Nelnet, 3015 S Parker Road - Suite 400, Aurora, CO 80014-2904  |

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2023 at the address(es) listed below:

| Name             | Email Address  |
|------------------|--|
| Denise E. Carlon | on behalf of Creditor Kingsmead Asset Holding Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Denise E. Carlon | on behalf of Creditor Carisbrook Asset Holding Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Isabel C. Balboa |  |

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on behalf of Trustee Isabel C. Balboa [ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com) [summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)

Jason Brett Schwartz

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of LB-Cabana Series IV Trust [bkecf@friedmanvartolo.com](mailto:bkecf@friedmanvartolo.com), [bankruptcy@friedmanvartolo.com](mailto:bankruptcy@friedmanvartolo.com)

Jonathan C. Schwalb

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of LB-Cabana Series IV Trust [bankruptcy@friedmanvartolo.com](mailto:bankruptcy@friedmanvartolo.com), [jschwalb@ecf.courtdrive.com](mailto:jschwalb@ecf.courtdrive.com)

Kevin Gordon McDonald

on behalf of Creditor Carisbrook Asset Holding Trust [kmcdonald@kmlawgroup.com](mailto:kmcdonald@kmlawgroup.com) [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

William A. Nash

on behalf of Debtor Erin M. Coleman [wnash@thenashlawfirm.com](mailto:wnash@thenashlawfirm.com)  
[areuter@thenashlawfirm.com](mailto:areuter@thenashlawfirm.com); [akite@thenashlawfirm.com](mailto:akite@thenashlawfirm.com); [nashwr66542@notify.bestcase.com](mailto:nashwr66542@notify.bestcase.com)

TOTAL: 9